

Information to identify the case:		
Debtor 1 Debtor 2 (Spouse, if filing)	Kathryn Irene Fossum First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-3157 EIN ----- Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court	District of Minnesota	Date case filed for chapter 13 5/13/19
Case number: 19-31554 - KAC		
You can receive court notices and orders by email instead of U.S. Mail via these two options:	For creditors: Register for Electronic Bankruptcy Noticing at ebn.uscourts.gov .	For debtors: Register for Debtor Electronic Bankruptcy Noticing (DeBN) at www.mnb.uscourts.gov/debn



Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kathryn Irene Fossum	
2. All other names used in the last 8 years	aka Kate Irene Fossum, aka Katie Irene Fossum	
3. Address	15610 Eagle Bay Dr Apple Valley, MN 55124	
4. Debtor's attorney Name and address	Margaret R. Henehan Kain & Scott PA 6445 Sycamore Court N Maple Grove, MN 55369	Contact phone: 612-843-0529 Email: mhenehan@kainscott.com
5. Bankruptcy trustee Name and address	Gregory A Burrell 100 South Fifth Street Suite 480 Minneapolis, MN 55402	Contact phone: 612-338-7591 Email: general@ch13mn.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	200 Warren E Burger Federal Building and US Courthouse 316 N Robert St St Paul, MN 55101	Hours open: Monday – Friday: 8:00am – 5:00pm Contact phone 651-848-1000 Web address www.mnb.uscourts.gov Date: 5/14/19

For more information, see page 2

Debtor Kathryn Irene Fossum

Case number 19-31554

7. Meeting of creditors	June 12, 2019 at 10:20 AM	Location: U S Courthouse, Rm 1017 (10th Floor), 300 S 4th St, Minneapolis, MN 55415
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 8/12/19
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>You must file:</p> <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 7/22/19
	Deadline for governmental units to file a proof of claim:	Filing deadline: 11/12/19
	Deadlines for filing proof of claim:	
	<p>A proof of claim is a signed statement describing a creditor's claim. Proofs of claim can be filed electronically on the court's website: www.mnb.uscourts.gov. No login or password is required. Alternatively, a Proof of Claim form may be obtained at the same website or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	
	Deadline to object to exemptions:	Filing deadline: 30 days after the conclusion of the meeting of creditors
	<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	
9. Filing of plan	<p>The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 7/11/19 at 10:30 AM, Location: Courtroom 2C, 2nd floor, 316 North Robert Street, St. Paul, MN 55101</p>	
10. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
11. Filing a chapter 13 bankruptcy case	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
13. Discharge of debts	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.</p>	

In re:
Kathryn Irene Fossum
Debtor

Case No. 19-31554-KAC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0864-3

User: Alicia
Form ID: 309I

Page 1 of 2
Total Noticed: 45

Date Rcvd: May 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2019.

db +Kathryn Irene Fossum, 15610 Eagle Bay Dr, Apple Valley, MN 55124-7854
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
62247772 +Alltran Financial, PO Box 610, Sauk Rapids MN 56379-0610
62247780 +Diversified Adjustment, 600 Coon Rapids Blvd, Minneapolis MN 55433-5549
62247781 Elastic/Republic Bank and Trus, PO Box 950276, Louisville KY 40295-0276
62247782 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg PA 17106-9184
62247784 +Finwise Rise, 4150 International Plaza, Fort Worth TX 76109-4892
62247786 Flagship Credit Acceptance, PO BOX 975658, Dallas TX 75397-5658
62247787 +Flagship Credit Acceptance, 2345 Rice St #230, Roseville MN 55113-3769
62247788 ++GREEN TRUST CASH LLC, PO BOX 340, HAYS MT 59527-0340
(address filed with court: Green Trust Cash, LLC, PO Box 330, Hays MT 59527)
62247791 +Julianne Miller, 6800 France Ave S, Suite 560, Edina MN 55435-2019
62247793 +Loans at Last, PO BOX 1193, Lac Du Flambeau WI 54538-1193
62247797 +Municipal Collections of Ameri, 3348 Ridge Rd, Lansing IL 60438-3112
62247800 +NCB Management Services, Attn: Bankruptcy, One Allied Drive, Trevose PA 19053-6945
62247798 +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr PA 18773-9000
62247802 +Park Nicollet, PO BOX 9158, Minneapolis MN 55480-9158
62247805 +Stewart, Zlimen & Jungers, 2860 Patton Road, Roseville MN 55113-1100
62247810 +Zocoloans, 27565 Research Park Dr, PO BOX 1147, Mission SD 57555-1147

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: mhenehan@kainscott.com May 15 2019 03:41:26 Margaret R. Henehan,
Kain & Scott PA, 6445 Sycamore Court N, Maple Grove, MN 55369

tr +E-mail/Text: bnc@chl3mn.com May 15 2019 03:41:52 Gregory A Burrell,
100 South Fifth Street, Suite 480, Minneapolis, MN 55402-1250
smg +EDI: MINNDEPREV.COM May 15 2019 07:43:00 Minnesota Department of Revenue,
Bankruptcy Section, PO Box 64447, St Paul, MN 55164-0447
ust +E-mail/Text: ustregion12.mn.ecf@usdoj.gov May 15 2019 03:41:32 US Trustee,
1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
62247773 +E-mail/Text: bankruptcy@ldf-holdings.com May 15 2019 03:42:06 Bridge Lending Solutions,
PO Box 481, Lac Du Flambeau WI 54538-0481
62247774 +EDI: CAPITALONE.COM May 15 2019 07:43:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City UT 84130-0285
62247775 +EDI: CHASE.COM May 15 2019 07:43:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
Wilmington DE 19850-5298
62247776 +E-mail/Text: bk@coastprofessional.com May 15 2019 03:41:44 Coast Professional, Inc.,
PO BOX 2899, West Monroe LA 71294-2899
62247777 +E-mail/Text: kzoepfel@credit-control.com May 15 2019 03:41:46 Credit Control, LLC,
5757 Phantom Dr #330, Hazelwood MO 63042-2429
62247778 +EDI: RCSFNBMARIN.COM May 15 2019 07:43:00 Credit One Bank, Po Box 98875,
Las Vegas NV 89193-8875
62247779 +EDI: RCSFNBMARIN.COM May 15 2019 07:43:00 Credit One Bank, Attn: Bankruptcy Department,
Po Box 98873, Las Vegas NV 89193-8873
62247783 EDI: JEFFERSONCAP.COM May 15 2019 07:43:00 FingerHut- Jefferson Capital, Attn: Bankruptcy,
PO BOX 772813, Chicago IL 60677-2813
62247785 +E-mail/Text: bankruptcy@flagshipcredit.com May 15 2019 03:41:48 Flagship Credit Acceptance,
Po Box 965, Chadds Ford PA 19317-0643
62247789 EDI: IRS.COM May 15 2019 07:43:00 Internal Revenue Service, Centralized Insolvency,
PO Box 7346, Philadelphia PA 19101-7346
62247790 EDI: JEFFERSONCAP.COM May 15 2019 07:43:00 Jefferson Capital Systems, LLC, Po Box 1999,
Saint Cloud MN 56302
62247792 +E-mail/Text: bncnotices@becket-lee.com May 15 2019 03:41:33 Kohls/Capital One,
N56 W 17000 Ridgewood Dr, Menomonee Falls WI 53051-5660
62247794 +EDI: RESURGENT.COM May 15 2019 07:43:00 LVNV Funding/Resurgent Capital, Attn: Bankruptcy,
Po Box 10497, Greenville SC 29603-0497
62247796 +EDI: MINNDEPREV.COM May 15 2019 07:43:00 MN Dept of Revenue, Attn: Denise Jones,
PO Box 64447, Saint Paul MN 55164-0447
62247795 +EDI: MERRICKBANK.COM May 15 2019 07:43:00 Merrick Bank/CardWorks, Attn: Bankruptcy,
Po Box 9201, Old Bethpage NY 11804-9001
62247799 +EDI: NAVIENTFKASMSERV.COM May 15 2019 07:43:00 Navient, Po Box 9500,
Wilkes Barre PA 18773-9500
62247801 +E-mail/Text: bnc@nordstrom.com May 15 2019 03:41:36 Nordstrom Card Services,
Attn: Bankruptcy, 13531 E. Caley Ave, Centennial CO 80111-6505
62247803 +E-mail/Text: bk@rgsfinancial.com May 15 2019 03:41:30 Rgs Financial,
1700 Jay Ell Dr Ste 200, Richardson TX 75081-6788
62247804 +EDI: PHINELEVATE May 15 2019 07:43:00 Rise Credit, PO BOX 101808,
Fort Worth TX 76185-1808
62247806 EDI: WTRRNBNK.COM May 15 2019 07:43:00 Target Card Services, Attn: Bankruptcy,
PO Box 660170, Dallas TX 75266-0170
62247807 +EDI: ECMC.COM May 15 2019 07:43:00 U.S. Department of Education, Ecmc/Bankruptcy,
Po Box 16408, Saint Paul MN 55116-0408
62247808 +EDI: WFFC.COM May 15 2019 07:43:00 Wells Fargo Financial Nat Bank, 800 Walnut St,
Doc Dept MAC F4030-04C, Des Moines IA 50309-3605

District/off: 0864-3

User: Alicia
Form ID: 309I

Page 2 of 2
Total Noticed: 45

Date Rcvd: May 15, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

62247809 +EDI: WFFC.COM May 15 2019 07:43:00 Wells Fargo/Slumberland Furniture, Attn: Bankruptcy,
Pob 10438 Mac F8235-02f, Des Moines IA 50306-0438

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
smg* +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2019 at the address(es) listed below:

Gregory A Burrell cmeclfjzkmn@ch13mn.com
Margaret R. Henehan on behalf of Debtor 1 Kathryn Irene Fossum mhenehan@kainscott.com,
bbabatz@kainscott.com
US Trustee ustpregion12.mn.ecf@usdoj.gov

TOTAL: 3